

Winter Warning for Property Owners

The onset of winter clearly brings challenges for property owners, however, there are some simple but effective measures that can be taken, to avoid the worst of the weather causing even more disruption.

- Check the insulation on pipes and water tanks, and consider replacing or upgrading if there is insufficient coverage. The recommended standard for pipe lagging is a minimum of 50mm and preferably 75mm.
- Repair any dripping taps, as they can cause waste pipes to freeze.
- Repair faulty ball valves to prevent overflows freezing.
- Know where the main stopcock is located and ensure that it is in working order, to help mitigate the extent of any damage should the worst occur.
- If a property is going to be empty for a period of time, including over Christmas, ensure that the central heating system is left on at a low level.
- Where a sprinkler installation has been installed, it is essential that sufficient heating be maintained at the property, to prevent frost damage. Alternate Wet & Dry systems must be switched to a winter setting and regularly bled to remove excess water.
- If pipes or tanks are frozen, call in a plumber to safeguard against further damage as soon as possible.
- We would strongly recommend that professional advice is sought, however, in the absence of a plumber, here are some of the steps that can be taken to help manage the situation, should a pipe burst.
 - Turn off the water at the main stopcock.
 - Switch off the central heating and any other water heating installations at the same time, to avoid further damage, or even an explosion.
 - Open all the taps to drain the system.
- If the wiring, or any electrical appliances have been affected, do not touch them until a professional electrician has checked them. If in doubt, turn off the electricity at the mains.
- Before you start to thaw the system, do what you can to protect or remove anything, which might be damaged by thawing water running from the burst.
- Cover any electrical junction boxes and wiring to keep water off.

Remember that prevention is always better than cure.

For more information about JLT Specialty's European Real Estate Division please contact:

Gary Connell on (020) 7558 3976 or Gary_Connell@jltgroup.com

JLT Specialty Limited

6 Crutched Friars
London EC3N 2PH
Tel +44 (0)20 7528 4000
Fax +44 (0)20 7528 4500
www.jltgroup.com

Lloyd's Broker. Authorised and Regulated by the Financial Services Authority. A member of the Jardine Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No. 01536540. VAT No. 244 2321 96.
© January 2012 264599

